

Report No. 327
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
For Call December 31, 2003
(In thousands of Dollars)

Assets	87 State Banks	2 Trusts	Bank of North Dakota	Total Reporting	
Cash & balance due from depository institution:					
Noninterest-bearing balance and currency and coin	\$305,256	\$235	\$183,985	\$489,476	
Interest-bearing balances	\$48,796	\$824	\$2,767	\$52,387	
Securities	\$1,558,671	\$873	\$258,507	\$1,818,051	
Federal funds sold and securities purchased/agreements to sell	\$170,641		\$89,915	\$260,556	
Loans & lease financing receivables:					
Loans & leases held for sale	\$12,302			\$12,302	
Loans & leases net of unearned income	\$5,030,789	\$1,391,583		\$6,422,372	
Less: Allowance for loan & lease losses	<u>\$81,337</u>	<u>\$25,334</u>		<u>\$106,671</u>	
Loans & leases, unearned income, allowances & reserve	\$4,949,452		\$1,366,249	\$6,315,701	
Trading Assets					
Premises & fixed assets (including capitalized leases)	\$118,406	\$67	\$2,271	\$120,744	
Other real estate owned	\$3,989		\$2,442	\$6,431	
Investments in unconsolidated subsidiaries & assoc. companies	\$1,723			\$1,723	
Intangible assets	\$37,217	\$36	\$251	\$37,504	
Goodwill	\$27,312			\$27,312	
Other Intangible assets	\$9,905	\$36	\$251	\$10,192	
Other assets	<u>\$171,713</u>	<u>\$69</u>	<u>\$46,791</u>	\$218,573	
Total Assets	<u>\$7,378,166</u>	<u>\$2,104</u>	<u>\$1,953,178</u>	<u>\$9,333,448</u>	
Liabilities					
Deposits:					
In domestic offices	\$6,175,080		\$1,064,261	\$7,239,341	
Noninterest-bearing	\$817,970		\$221,150	\$1,039,120	
Interest-bearing	<u>\$5,357,110</u>	<u>\$843,111</u>		<u>\$6,200,221</u>	
Federal funds purch & secur sold under agreements to repurchase	\$108,804		\$190,597	\$299,401	
Trading Liabilities					
Other borrowed money	\$317,722		\$525,796	\$843,518	
Bank's liability on acceptances executed and outstanding					
Subordinated notes and debentures					
Other liabilities	<u>\$60,942</u>	<u>\$45</u>	<u>\$18,780</u>	<u>\$79,767</u>	
Total Liabilities	\$6,662,548	\$45	\$1,799,434	\$8,462,027	
Minority interest in consolidated subsidiaries					
Equity Capital					
Perpetual preferred stock	\$500			\$500	
Common Stock	\$35,561	\$1,119	\$2,000	\$38,680	
Surplus	\$365,787	\$206	\$42,000	\$407,993	
Retained earnings	\$300,910	\$734	\$110,947	\$412,591	
Accumulated other comprehensive income	\$12,760		(\$1,203)	\$11,557	
Other equity capital components	\$100			<u>\$100</u>	
Total Equity Capital	<u>\$715,618</u>	<u>\$2,059</u>	<u>\$153,744</u>	<u>\$871,421</u>	
Total Liabilities and Equity Capital	<u>\$7,378,166</u>	<u>\$2,104</u>	<u>\$1,953,178</u>	<u>\$9,333,448</u>	
Average Ratios of State Banking Institutions	12/31/2003	9/30/2003	6/30/2003	3/31/2003	12/31/2002
Total Capital/Reserves to Total Assets	10.06%	10.17%	10.13%	10.03%	10.04%
Total Capital to Total Deposits	11.59%	11.74%	11.83%	11.46%	11.61%
Total Loans to Total Assets	67.44%	69.50%	68.20%	64.13%	65.61%
Loan Valuation Res to Total Loans (Gross)	1.62%	1.63%	1.70%	1.77%	1.74%
Total Loans to Total Deposits	81.47%	82.25%	82.25%	75.78%	82.57%
Return on Assets (Annualized)	1.14%	1.21%	1.21%	1.22%	1.07%
Increase in Deposits 12-31-02 to 12-31-03	8.09%				
Increase in Loans 12-31-02 to 12-31-03	12.63%				
Increase in Total Assets 12-31-02 to 12-31-03	9.64%				